

Ex. 13

HomeSense Financial Corp. of Alabama
 113 REED AVENUE
 Lexington, SC 29072

Property Address
 211 CHESTNUT ST
 Roanoke, AL 36274

Loan No. 416762215

Preparation Date May 1, 2000

Borrower(s)
 GEORGE MCCARLEY

Mailing Address
 211 CHESTNUT ST
 Roanoke, AL 36274

Sales Price N/A

Loan Amount 26,400.00

THIS FORM DOES NOT COVER ALL ITEMS YOU WILL BE REQUIRED TO PAY IN CASH AT SETTLEMENT, FOR EXAMPLE, DEPOSIT IN ESCROW FOR REAL ESTATE TAXES AND INSURANCE. YOU MAY WISH TO INQUIRE AS TO THE AMOUNTS OF SUCH OTHER ITEMS. YOU MAY BE REQUIRED TO PAY OTHER ADDITIONAL AMOUNTS AT SETTLEMENT.

Service/Provider

Estimated Charges

AMOUNT GIVEN TO YOU DIRECTLY	13,795.15
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AMOUNT PAID ON YOUR ACCOUNT	0.00
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AMOUNT PAID TO OTHERS ON YOUR BEHALF	11,287.85
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104 Payoff 1st Mortgage Paid to: THE BANK	9,508.09
803 Appraisal Fee Paid to: JOE LAMBERT	350.00
903 Hazard Insurance Premium Paid to: NORTH AMERICAN	674.16
1103 Title Examination Paid to: TITLE SOURCE	600.00
1108 Title Insurance Paid to: TITLE SOURCE	74.60
1201 Recording Fees Paid to: COUNTY RECORDER	81.00

AMOUNT FINANCED	25,083.00
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PREPAID FINANCE CHARGE	1,317.00
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808 Non-Refundable Points Paid to: HOMESENSE FINANCIAL CORP. OF ALABAMA	1,217.00
1101 Settlement or Closing Fee Paid to: TITLE SOURCE	100.00

TOTAL CLOSING COSTS	12,604.85
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(21)

The above Itemization of Amount Financed is made pursuant to the requirements of the Truth-in-Lending Simplification Act.

I/WE HEREBY ACKNOWLEDGE RECEIVING AND READING A COPY OF THIS ITEMIZATION OF AMOUNT FINANCED ALONG WITH A COPY OF THE CORRESPONDING DISCLOSURE STATEMENT. I/WE UNDERSTAND THERE IS NO COMMITMENT FOR THE CREDITOR TO MAKE THIS LOAN, AND THERE IS NO OBLIGATION FOR ME/US TO ACCEPT THIS LOAN UPON THE DELIVERY OR SIGNING OF THESE DISCLOSURES.